

B18W (Form 18W) (08/07)

United States Bankruptcy Court

Southern District of California

Jacob Weinberger U.S. Courthouse
325 West F Street
San Diego, CA 92101-6991

Case No. 10-13313-MM13

Chapter 13

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Charles David Mason
5175 Roxbury Road
San Diego, CA 92116

Mary Katherine Mason
5175 Roxbury Road
San Diego, CA 92116

Social Security / Individual Taxpayer ID No.:

xxx-xx-0049

xxx-xx-1264

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

By order of the court

Dated: 8/1/14

Barry K. Lander
Clerk of the Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form 18W (08/07)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Southern District of California

In re:
Charles David Mason
Mary Katherine Mason
Debtors

Case No. 10-13313-MM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0974-3

User: admin
Form ID: bl8w

Page 1 of 2
Total Noticed: 31

Date Rcvd: Aug 04, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2014.

db/jdb	+Charles David Mason, Mary Katherine Mason, 5175 Roxbury Road, San Diego, CA 92116-2143
12508702	+BAC Home Loan Servicing LP, 7105 Corporate Drive, Plano Texas 75024-4100
12580645	+BAC Home Loan Servicing, LP, Bankruptcy Dept., Mail Stop: TX2-982-03-03, 7105 Corporate Drive, Plano, TX 75024-4100
12582874	+BAC Home Loan Servicing, LP, Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
12528895	+BAC Home Loans Servicing, LP fka Countrywide Home, Miles, Bauer, Bergstrom & Winters, LLP, 1231 E. Dyer Road, Suite 100, Santa Ana, CA 92705-5643
12412331	+Culligan Finance, PO BOX 844, WAUSAU WI 54402-0844
12412332	+Hyundai Motor Finance, HMF-Customer Service, P.O. Box 20829, Fountain Valley, CA 92728-0829

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

	E-mail/Text: robertsl2@dnb.com Aug 05 2014 00:10:24 Dun & Bradstreet, Attn: Lynne Roberts, 2nd Floor, 3501 Corporate Parkway, PO Box 520, Center Valley, PA 18034-0520
smg	EDI: CALTAX.COM Aug 05 2014 00:08:00 Franchise Tax Board, Attn: Bankruptcy, P.O. Box 2952, Sacramento, CA 95812-2952
ust	E-mail/Text: ustp.region15@usdoj.gov Aug 05 2014 00:10:15 United States Trustee, Office of the U.S. Trustee, 402 West Broadway, Suite 600, San Diego, CA 92101-8511
12412325	+EDI: AMEREXPR.COM Aug 05 2014 00:08:00 American Express, PO Box 0001, Los Angeles, CA 90096-8000
12572549	EDI: BECKLEE.COM Aug 05 2014 00:08:00 American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
12412327	+EDI: BANKAMER.COM Aug 05 2014 00:08:00 Bank of America, PO Box 30686, Los Angeles, CA 90030-0686
12668800	+E-mail/Text: bncmail@w-legal.com Aug 05 2014 00:10:19 CANDICA, L.L.C., C/O WEINSTEIN & RILEY, P.S., PO BOX 3978, SEATTLE WA 98124-3978
12412330	EDI: CITICORP.COM Aug 05 2014 00:08:00 Citi Cards, P.O. Box 6000, The Lakes, NV 89163
12528822	EDI: RESURGENT.COM Aug 05 2014 00:08:00 CR Evergreen, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221
12667963	+EDI: OPHSUBSID.COM Aug 05 2014 00:08:00 Candica, L.L.C., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
12412328	+EDI: CHASE.COM Aug 05 2014 00:08:00 Chase, PO Box 94014, Palatine, IL 60094-4014
12412329	+EDI: CITICORP.COM Aug 05 2014 00:08:00 Citi Business, P.O. Box 6406, The Lakes, NV 88901-6406
13150440	+EDI: RESURGENT.COM Aug 05 2014 00:08:00 East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
12668797	+E-mail/Text: bncmail@w-legal.com Aug 05 2014 00:10:19 FIA CARD SERVICES, NA AS SUCCESSOR IN INTEREST, TO BANK OF AMERICA NA, C/O WEINSTEIN & RILEY, P.S., PO BOX 3978, SEATTLE WA 98124-3978
12497024	+EDI: BANKAMER.COM Aug 05 2014 00:08:00 Fia Card Services, NA As Successor In Interest to, Bank of America NA and Mbn America Bank, 1000 Samoset Drive, DE5-023-03-03, Newark, DE 19713-6000
13189675	+EDI: JEFFERSONCAP.COM Aug 05 2014 00:08:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD MN 56302-7999
12437749	EDI: NFCU.COM Aug 05 2014 00:08:00 Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
12412333	+EDI: NFCU.COM Aug 05 2014 00:08:00 Navy Federal Credit Union, PO Box 3100, Merrifield, VA 22119-3100
12582514	+EDI: PRA.COM Aug 05 2014 00:13:00 PRA Receivables Management, LLC, As Agent Of Portfolio Recovery Assocs., PO Box 12914, Norfolk VA 23541-0914
12473983	EDI: RECOVERYCORP.COM Aug 05 2014 00:08:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12412334	+EDI: USAA.COM Aug 05 2014 00:08:00 USAA, 10750 McDermott Fwy, San Antonio, TX 78288-1600
13431164	+EDI: OPHSUBSID.COM Aug 05 2014 00:08:00 Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
12543644	EDI: ECAST.COM Aug 05 2014 00:08:00 eCAST Settlement Corporation, assignee, of Chase Bank USA, N.A., POB 29262, New York, NY 10087-9262
12490015	EDI: ECAST.COM Aug 05 2014 00:08:00 eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12747411*	+BAC Home Loan Servicing, LP, Bankruptcy Dept., Mail Stop: TX2-982-03-03, 7105 Corporate Drive, Plano, TX 75024-4100
12453573*	++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Citibank South Dakota NA, Payment Center, 4740 121st St, Urbandale, IA 50323)
12870478*	++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 (address filed with court: Citibank, N.A., Payment Center, 4740 121st Street, Urbandale, IA 50323)

District/off: 0974-3

User: admin
Form ID: bl8wPage 2 of 2
Total Noticed: 31

Date Rcvd: Aug 04, 2014

***** BYPASSED RECIPIENTS (continued) *****

12872100* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Citibank, SD N.A., 4740 121st Street, Urbandale, IA 50323)

12583337* eCAST Settlement Corporation, assignee, of Chase Bank USA, N.A., POB 29262,
New York, NY 10087-9262

12412326 ###BAC Home Loans Servicing, TX2-977-01-03, P.O. Box 961206, Fort Worth, TX 76161-0206

TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2014 at the address(es) listed below:

Ahren Tiller on behalf of Joint Debtor Mary Katherine Mason atiller@blc-sd.com,
brett.bodie@blc-sd.com;carolina@blc-sd.com;ccosyleon@blc-sd.com;anika@blc-sd.com;nicole@blc-sd.com;
m;erobles@blc-sd.com;danny@blc-sd.com;kreyes@blc-sd.com;wil@blc-sd.com

Ahren Tiller on behalf of Debtor Charles David Mason atiller@blc-sd.com,
brett.bodie@blc-sd.com;carolina@blc-sd.com;ccosyleon@blc-sd.com;anika@blc-sd.com;nicole@blc-sd.com;
m;erobles@blc-sd.com;danny@blc-sd.com;kreyes@blc-sd.com;wil@blc-sd.com

Brian H. Tran on behalf of Creditor BAC Home Loan Servicing LP bankruptcy@zievelaw.com

Mark T. Domeyer on behalf of Creditor BAC Home Loan Servicing LP mdomeyer@mileslegal.com

Recovery Management Systems Corporation claims@recoverycorp.com

Thomas H. Billingslea Billingslea@thb.coxatwork.com

Thomas H. Billingslea 4 on behalf of Trustee Thomas H. Billingslea billingslea@thb.coxatwork.com

Thomas H. Billingslea 6 on behalf of Trustee Thomas H. Billingslea billingslea@thb.coxatwork.com

TOTAL: 8